

IN RE:
ANDREW CHARLES HOY
Debtor

CREDIT ACCEPTANCE
CORPORATION,
Movant

v.

ANDREW CHARLES HOY,
Respondent

1. Admitted.
2. Admitted.
3. Admitted.
4. A.
 1. Admitted.
 2. Admitted.B.
 1. Admitted.
 2. Admitted.
 3. Admitted.
 4. Admitted.C.
 1. Proof of value of collateral is demanded at trial and this paragraph is therefore denied.D.
 1. Proof of amount owed is demanded at trial and this paragraph is therefore denied.
 2. Proof of default is demanded at trial and this paragraph is therefore denied. The Debtor erroneously believed that the vehicle payments were included in his plan payments and has now taken steps to make the payments.
5. A. The Debtor erroneously believed that the vehicle payments were included in his plan payments and has now taken steps to make the payments.

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Respectfully submitted,

/s/ Dorothy L. Mott

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